Amendments to the Claims

This listing of the claims will replace all prior versions, and listings, of claims in the application.

1. (Previously presented) A method comprising:

displaying a first outbound message template on a display screen, wherein the first outbound message template represents a first outbound message, wherein the first outbound message represents a request for financial service organization data to be used in a financial service organization computer system for processing a financial service organization transaction between a financial service organization and a financial service organization customer, wherein the first outbound message is configured for transmission between the financial service organization computer system and an external computer system that stores the financial service organization data, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of outbound data elements on the display screen, wherein each outbound data element represents data necessary to access the financial service organization data from the external computer system;

selecting a first outbound data element from the displayed list of outbound data elements;

adding the selected first outbound data element to the first outbound message template;

storing the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template;

displaying a first channel template on a display screen, wherein the first channel template represents a first channel, wherein the first channel represents a means for transmitting data to and from the external computer system, and wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

specifying a first translator on the first channel template wherein the first translator is configured to convert the first outbound message template to a format recognizable to the external computer system; and

storing the first channel template in the database after the first translator is specified on the first channel template.

2. (Original) The method of claim 1, wherein adding comprises dragging and dropping the selected first outbound data element.

3. (Previously presented) The method of claim 1, further comprising:

displaying a first inbound message template on the display screen, wherein the first inbound message template represents a first inbound message wherein the first inbound message contains financial service organization data to be used in the financial service organization computer system for processing the financial service organization transaction between the financial service organization and the financial service organization customer, wherein the first inbound message is configured for transmission

between the external computer system that stores the financial service organization data and the financial service organization computer system, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of inbound data elements on the display screen, wherein each inbound data element represents financial service organization data retrieved from the external computer system based on the data sent to the external computer system;

selecting a first inbound data element from the displayed list of inbound data elements;

adding the selected first inbound data element to the first inbound message template;

storing the first inbound message template in the database after the selected first inbound data element is added to the first inbound message template.

4. (Previously presented) The method of claim 3, wherein adding the selected first inbound data element to the first inbound message template comprises dragging and dropping the selected first inbound data element.

5. (Previously presented) The method of claim 1, further comprising:

displaying an outbound message layout template on the display screen, wherein the outbound message layout template represents a graphical presentation of the outbound message;

displaying a list of outbound layout elements on the display screen;

selecting a first outbound layout element from the displayed list of outbound data elements;

adding the selected first outbound layout element to the outbound message layout template;

storing the outbound message layout template in the database after the selected first outbound layout element is added to the outbound message layout template.

6. (Previously presented) The method of claim 5, further comprising:

displaying an inbound message layout template on the display screen, wherein the inbound message layout template represents a graphical presentation of the inbound message;

displaying a list of inbound layout elements on the display screen;

selecting the first inbound layout element from the displayed list of inbound data elements;

adding the selected first inbound layout element to the inbound message layout template;

storing the inbound message layout template in the database after the selected first inbound layout element is added to the inbound message layout template.

7. (Previously presented) The method of claim 1, further comprising:

displaying a strategy design template on the display screen, wherein the strategy design template represents a process for processing the financial service organization transaction between the financial service organization and the financial service organization customer, the process comprising a plurality of tasks, wherein the tasks are executed in a sequential order;

displaying a plurality of tasks on the display screen;

selecting a first of the plurality of displayed tasks;

adding the selected first task to the process;

storing the strategy design template in the database after the selected first task is added to the strategy design template.

8. (Original) The method of claim 7 wherein adding the selected first task to the process further comprises:

inserting the selected first task either before or after an existing ordered task of the plurality of ordered tasks;

displaying a plurality of pairs of outbound and inbound template message identifiers on the display screen, wherein the plurality of pairs of outbound and inbound template message identifiers comprise a first pair of outbound and inbound template message identifiers wherein the first pair of outbound and inbound template message identifiers represent the first outbound message request and the first inbound message receipt;

selecting the first pair of outbound and inbound template message identifiers;

adding the selected first pair of outbound and inbound template message identifiers to the selected first task;

storing the selected first task in the database after the first pair of outbound and inbound template message identifiers is added to the selected first task.

9. (Currently amended) The method of claim 1, further comprising specifying a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue.

10. (Previously presented) The method of claim 7, further comprising:

displaying a plurality of channels on the display screen;

selecting the first channel of the plurality of channels;

adding the selected first channel to the selected first task;

storing the selected first task in the database after the first channel is added to the selected first task.

11. (Previously presented) The method of claim 1, wherein the financial service organization transaction further comprises an application for a financial service organization product or service.

12. (Original) The method of claim 1, wherein the financial service organization transaction further comprises one or more actions to be taken by the financial service organization in response to a customer's delinquency status relating to an existing financial service organization product or service.

13. (Previously presented) A system comprising:

a network;

a CPU coupled to the network;

a system memory coupled to the CPU, wherein the system memory stores one or more computer programs executable by the CPU; wherein the computer programs are executable to:

display a first outbound message template on a display screen, wherein the first outbound message template represents a first outbound message, wherein the first outbound message represents a request for financial service organization data to be used in a financial service organization computer system for processing a financial service organization transaction between a financial service organization and a financial service organization customer, wherein the first outbound message is configured for transmission between the financial service organization computer system and an external computer system that stores the financial service organization data, and wherein the external computer system is in data communication with the financial service organization computer system;

display a list of outbound data elements on the display screen, wherein each

outbound data element represents data necessary to access the financial service organization data from the external computer system;

select a first outbound data element from the displayed list of outbound data elements;

add the selected first outbound data element to the first outbound message template;

store the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template;

display a first channel template on a display screen, wherein the first channel template represents a first channel, wherein the first channel represents a means for transmitting data to and from the external computer system, and wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

specify a first translator on the first channel template wherein the first translator is configured to convert the first outbound message template to a format recognizable to the external computer system; and

store the first channel template in the database after the first translator is specified on the first channel template.

14. (Previously presented) The system of claim 13, wherein the computer programs are further

executable to:

display a first inbound message template on the display screen, wherein the first inbound message template represents a first inbound message wherein the first inbound message represents a receipt of financial service organization data to be used in the financial service organization computer system for processing the financial service organization transaction between the financial service organization and the financial service organization customer, wherein the first inbound message is configured for transmission between the external computer system that stores the financial service organization data and the financial service organization computer system, and wherein the external computer system is in data communication with the financial service organization computer system;

display a list of inbound data elements on the display screen, wherein each inbound data element represents financial service organization data retrieved from the external computer system based on the data sent to the external computer system;

select a first inbound data element from the displayed list of inbound data elements;

add the selected first inbound data element to the first inbound message template;

store the first inbound message template in the database after the selected first inbound data element is added to the first inbound message template.

15. (Previously presented) The system of claim 13, wherein the computer programs are further executable to:

display an outbound message layout template on the display screen, wherein the outbound

message layout template represents a graphical presentation of the outbound message;

display a list of outbound layout elements on the display screen;

select the first outbound layout element from the displayed list of outbound layout elements;

add the selected first outbound layout element to the outbound message layout template;

store the outbound message layout template in the database after the selected first outbound layout element is added to the outbound message layout template.

16. (Previously presented) The system of claim 15, wherein the computer programs are further executable to:

display an inbound message layout template on the display screen, wherein the inbound message layout template represents a graphical presentation of the inbound message;

display a list of inbound layout elements on the display screen;

select the first inbound layout element from the displayed list of inbound layout elements;

add the selected first inbound layout element to the inbound message layout template;

store the inbound message layout template in the database after the selected first inbound layout element is added to the inbound message layout template.

17. (Currently amended) The system of ~~claim 12~~claim 13, wherein the computer programs are

further executable to:

display a strategy design template on the display screen, wherein the strategy design template represents a process for processing the financial service organization transaction between the financial service organization and the financial service organization customer, the process comprising a plurality of tasks, wherein the tasks are executed in a sequential order;

display a plurality of tasks on the display screen;

select a first of the plurality of displayed tasks;

add the selected first task to the process;

store the strategy design template in the database after the selected first task is added to the strategy design template.

18. (Original) The system of claim 17, wherein in adding the selected first task to the process, the computer programs are further executable to:

insert the selected first task either before or after an existing ordered task of the plurality of ordered tasks;

display a plurality of pairs of outbound and inbound template message identifiers on the display screen, wherein the plurality of pairs of outbound and inbound template message identifiers comprise a first pair of outbound and inbound template message identifiers wherein the first pair of outbound and inbound template message identifiers represent the first outbound message request and the first inbound message receipt;

select the first pair of outbound and inbound template message identifiers;

add the selected first pair of outbound and inbound template message identifiers to the selected first task;

store the selected first task in the database after the first pair of outbound and inbound template message identifiers is added to the selected first task.

19. (Currently amended) The system of ~~claim 12~~claim 13, wherein the computer programs are further executable to specify a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue.

20. (Previously presented) The system of claim 17, wherein the computer programs are further executable to:

display a plurality of channels on the display screen;

select the first channel of the plurality of channels;

add the selected first channel to the selected first task;
store the selected first task in the database after the first channel is added to the selected first task.

21. (Previously presented) A carrier medium which stores program instructions, wherein the

program instructions are executable to implement:

displaying a first outbound message template on a display screen, wherein the first outbound message template represents a first outbound message wherein the first outbound message represents a request for financial service organization data to be used in a financial service organization computer system for processing a financial service organization transaction between a financial service organization and a financial service organization customer, wherein the first outbound message is configured for transmission between the financial service organization computer system and an external computer system that stores the financial service organization data, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of outbound data elements on the display screen, wherein each outbound data element represents data necessary to access the financial service organization data from the external computer system;

selecting a first outbound data element from the displayed list of outbound data elements;

adding the selected first outbound data element to the first outbound message template;

storing the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template;

displaying a first channel template on a display screen, wherein the first channel template represents a first channel, wherein the first channel represents a means for transmitting data to and from the external computer system, and wherein the first channel is configured for transmitting data between the financial service organization computer

system and the external computer system that stores the financial service organization data;

specifying a first translator on the first channel template wherein the first translator is configured to convert the first outbound message template to a format recognizable to the external computer system; and

storing the first channel template in the database after the first translator is specified on the first channel template.

22. (Original) The carrier medium of claim 21, wherein the program instructions are further executable to implement:

displaying a first inbound message template on the display screen, wherein the first inbound message template represents a first inbound message wherein the first inbound message represents a receipt of financial service organization data to be used in the financial service organization computer system for processing the financial service organization transaction between the financial service organization and the financial service organization customer, wherein the first inbound message is configured for transmission between the external computer system that stores the financial service organization data and the financial service organization computer system, and wherein the external computer system is in data communication with the financial service organization computer system;

displaying a list of inbound data elements on the display screen, wherein each inbound data element represents financial service organization data retrieved from the external computer system based on the data sent to the external computer system;

selecting a first inbound data element from the displayed list of inbound data elements;

adding the selected first inbound data element to the first inbound message template;

storing the first inbound message template in the database after the selected first inbound data element is added to the first inbound message template.

23. (Previously presented) The carrier medium of claim 22, wherein the program instructions are further executable to implement:

displaying an outbound message layout template on the display screen, wherein the outbound message layout template represents a graphical presentation of the outbound message;

displaying a list of outbound layout elements on the display screen;

selecting the first outbound layout element from the displayed list of outbound layout elements;

adding the selected first outbound layout element to the outbound message layout template;

storing the outbound message layout template in the database after the selected first outbound layout element is added to the outbound message layout template.

24. (Previously presented) The carrier medium of claim 23, wherein the program instructions are

further executable to implement:

displaying an inbound message layout template on the display screen, wherein the inbound message layout template represents a graphical presentation of the inbound message;

displaying a list of inbound layout elements on the display screen;

selecting the first inbound layout element from the displayed list of inbound layout elements;

adding the selected first inbound layout element to the inbound message layout template;

storing the inbound message layout template in the database after the selected first inbound layout element is added to the inbound message layout template.

25. (Previously presented) The carrier medium of claim 21, wherein the program instructions are further executable to implement:

displaying a strategy design template on the display screen, wherein the strategy design template represents a process for processing the financial service organization transaction between the financial service organization and the financial service organization customer, the process comprising a plurality of tasks, wherein the tasks are executed in a sequential order;

displaying a plurality of tasks on the display screen;

selecting a first of the plurality of displayed tasks;

adding the selected first task to the process;

storing the strategy design template in the database after the selected first task is added to the strategy design template.

26. (Original) The carrier medium of claim 25, wherein in adding the selected first task to the process, the program instructions are further executable to implement:

inserting the selected first task either before or after an existing ordered task of the plurality of ordered tasks;

displaying a plurality of pairs of outbound and inbound template message identifiers on the display screen, wherein the plurality of pairs of outbound and inbound template message identifiers comprise a first pair of outbound and inbound template message identifiers wherein the first pair of outbound and inbound template message identifiers represent the first outbound message request and the first inbound message receipt;

selecting the first pair of outbound and inbound template message identifiers;

adding the selected first pair of outbound and inbound template message identifiers to the selected first task;

storing the selected first task in the database after the first pair of outbound and inbound template message identifiers is added to the selected first task.

27. (Previously presented) The carrier medium of claim 21, wherein the program instructions are

further executable to implement:

specifying a first queue handler on the first channel template wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue.

28. (Currently amended) The carrier medium of claim 25, wherein the program instructions are further executable to implement:

displaying a plurality of channels on the display screen;

selecting the first channel of the plurality of channels;

adding the selected first channel to the selected first task;

storing the selected first task in the database after the first channel is added to the selected first task.

Response/Arguments

A. Claims In The Case

Claims 1 – 28 are rejected. Claims 17 and 19 were amended. Claims 1 – 28 are pending in the case.

C. The Claims Are Not Indefinite Pursuant To 35 U.S.C. § 112, Second Paragraph

Claims 17-20 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 17 and 19 have been amended for clarification. Applicant submits that all the claims are now definite.

C. The Claims Are Not Obvious Pursuant to 35 USC § 103

The Examiner rejected claims 1 – 28 pursuant to 35 UCS §103(a), as allegedly being unpatentable over US Patent No. 5,900,870 granted to Malone et al. (hereinafter referred to as Malone) in view of US Patent No. 6,061,057 granted to Knowlton et al. (hereinafter referred to as Knowlton).

In order to reject a claim as obvious, the Examiner has the burden of establishing a *prima facie* case of obviousness. *In re Warner et al.*, 379 F.2d 1011, 154 USPQ 173, 177-178 (CCPA 1967). To establish a *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (C.C.P.A. 1974), MPEP § 2143.03.

Claim 1, recites in part:

> displaying a first outbound message template on a display screen ...
>
> storing the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template;
>
> displaying a first channel template on a display screen, wherein the first channel template represents a first channel, wherein the first channel represents a means for transmitting data to and from the external computer system, and wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;
>
> specifying a first translator on the first channel template wherein the first translator is configured to convert the first outbound message template to a format recognizable to the external computer system; and
>
> storing the first channel template in the database after the first translator is specified on the first channel template.

The Examiner has asserted that the Malone teaches:

a) Displaying a first channel template (a first folder template) on a display screen, wherein the first channel template represents a first channel wherein the first channel represents a means for transmitting data to and from external computer system (column 9, lines 26-28 and column 12, lines 21-28)

Applicant respectfully disagrees.

The cited section of Malone states:

> As noted above, Object Lens users can group collections of objects together into special kinds of objects called Folders (see FIG. 7).
> (Malone, col. 9, lines 26-28)

> The starting point for navigation through the Object Lens system is the Object Lens Icon, a window that shows whether the user has new mail waiting and includes a menu item to Show Basics (show the basic folders included in the system). The system folders accessible through the Show Basics action include: (1) a folder containing all the other folders in the system, (2) a folder containing all the Templates defined in the system (FIG. 3), (3) a folder containing all the agents defined in the system, (4) a folder for each object type containing all the instances of that type in the system, and (5) the New Mail folder, into which new mail retrieved from the mail server is automatically inserted. In addition, we have designed but not fully implemented two other folders: (6) Everything, a virtual folder containing all objects in the system, and (7) Orphans, a virtual folder containing all objects to which no links exist.

Applicant's claims include, but are not limited to, the feature of:

> displaying a first channel template on a display screen, wherein the first channel template represents a first channel, wherein the first channel represents a means for transmitting data to and from the external computer system, and wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

With regard to the channel template Applicant's specification states:

> At step 116, external interfaces may be defined. External interfaces may allow the production system to send information from data elements to external systems and organizations, and to receive information from external systems and organizations and store the information in data elements. An external interface may include a channel object specifying the electronic communications channel on which the information is to be sent and received. Channels may include any electronic communications channel suitable for transmitting or receiving data on the production system. An external interface may also be associated with one or more documents for displaying the data elements to be transmitted and for displaying received data elements.
> (Specification, page 21, lines 1-9)

In step 2406, a plurality of channels may be displayed on the display screen. As used herein, a "channel" is a path that computers use to communicate and exchange information. An example of a channel is the IBM MQSeries available from IBM Corporation. The IBM MQSeries is an open, scalable, industrial-strength messaging and information infrastructure, providing any-to-any connectivity from desktop to mainframe platforms. Obtaining credit history information for a FSO customer from an external computer system belonging to a credit bureau is an example of using the IBM MQSeries channel. Another example of a channel is the Database channel, which allows communication between a computer system and a database. Adding records into a table in the Fraud database on a host FSO computer system is an example of using the Database channel. Another example of a channel is the Pseudo-Host channel, which is an application that emulates a mainframe computer system. In step 2407, the first channel of the plurality of channels may be selected. In step 2408, the selected first channel may be added to the selected first task. In step 2409, the selected first task may be stored in the database after the first channel is added to the selected first task.
(Specification, page 46, line 20 - page 47, line 3)

As shown in figure 25, according to one embodiment, a first channel template may be displayed on the display screen in step 2501, wherein the first channel template represents a first channel wherein the first channel represents a means for transmitting data to and from the external computer system wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data. As used herein, a "channel" is a path that computer systems use to communicate and exchange information. In step 2502, a first translator may be specified on the first channel template, wherein the first translator when contained in the first channel is configured to convert the first outbound message template to a format recognizable to the external computer system and to convert the first inbound message template to a format recognizable to the financial service organization computer system. In step 2503, a first queue handler may be specified on the first channel template, wherein the first queue handler when contained in the first channel is configured to move translated messages between a financial service organization computer system queue and an external computer system queue. In step 2504, the first channel template may be stored in the database after the first translator and the first queue handler are specified on the first channel template.
(Specification, page 47, lines 6-23)

Applicant's claims include, but are not limited to the feature of a channel template. A channel template is used to specify one or more channels that may be used to transmit data between the financial service organization computer system and the external computer system that stores the financial service organization data. Malone does not appear to teach or suggest the direct transfer of data using channels. As described in the above-cited sections of Applicant's specification a channel is a path that allows different computer systems to communicate and exchange data. Malone does not appear to teach or suggest at least this feature of Applicant's claims.

Applicant's claim includes, but is not limited to the feature of configuring channel objects for controlling data transfers. Applicant submits that Malone does not appear to teach or suggest this feature. Applicant further submits that the combination of Malone and Knowlton does not appear to teach this feature, as the Examiner has only cited sections of Malone as allegedly having this feature. As such, Applicant respectfully submits that claim 1 and the dependent claims from claim are patentable over the combination of Malone and Knowlton.

Amended claim 13, recites in part:

> display a first outbound message template on a display screen ...
>
> store the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template;
>
> display a first channel template on a display screen, wherein the first channel template represents a first channel, wherein the first channel represents a means for transmitting data to and from the external computer system, and wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;
>
> specify a first translator on the first channel template wherein the first translator is

configured to convert the first outbound message template to a format recognizable to the external computer system; and

store the first channel template in the database after the first translator is specified on the first channel template.

Applicant submits that, for at least the same reasons cited above, amended claim 13 is patentable over the cited art.

Amended claim 21, recites in part:

displaying a first outbound message template on a display screen ...

storing the first outbound message template in a database after the selected first outbound data element is added to the first outbound message template;

displaying a first channel template on a display screen, wherein the first channel template represents a first channel, wherein the first channel represents a means for transmitting data to and from the external computer system, and wherein the first channel is configured for transmitting data between the financial service organization computer system and the external computer system that stores the financial service organization data;

specifying a first translator on the first channel template wherein the first translator is configured to convert the first outbound message template to a format recognizable to the external computer system; and

storing the first channel template in the database after the first translator is specified on the first channel template.

Applicant submits that, for at least the same reasons cited above, amended claim 13 is patentable over the cited art.

E. Summary

Based on the above, Applicant submits that all claims are in condition for allowance. The Examiner's favorable reconsideration is respectfully solicited.

Applicant believes no fee is required with this response. Should any fees be required please charge those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-26801/EBM

Respectfully submitted,

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